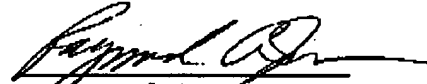


JUL 12 2010

PAGE 2/12 * RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EFFXRF-6/6 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on July 12, 2010.


Raymond A. Joao

RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE
PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED
ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT forms (Substitute for form 1449/PTO) (9 pages) be made of record and be considered in connection with the examination of this

JUL 12 2010

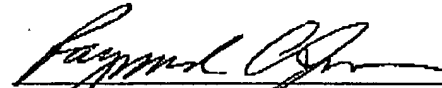
PAGE 3/12 * RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EFAXRF-6/6 * DNS:272738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

application. It is Applicant's belief that each of the listed documents was either cited by the Office or cited by Applicant in the parent U.S. Patent Application Serial No. 09/988,445, which parent application issued as U.S. Patent No. 6,725,201.

Applicant respectfully submits that no fee is due with this Information Disclosure Statement as it is being filed before the mailing of a first Office Action on the merits in the above-identified continued examination application.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT
Forms (Substitute for form 1449/PTO) (9 pages)

July 12, 2010
Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992